



Order Filed on September 15, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Robertson, Anschutz, Schneid, Crane &
Partners, PLLC**

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Fairfield, NJ 07004

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Attorneys For Secured Creditor

Aleisha C Jennings, Esq. (049302015)

In Re:

**Joshua E. Kelly,
Debtor.**

CASE NO.: 23-15701-CMG

CHAPTER 13

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages is hereby **ORDERED**.

DATED: September 15, 2023

A handwritten signature in black ink, appearing to read "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having come before the Court on Home Point Financial Corporation (“Secured Creditor”) objection to confirmation of debtor’s chapter 13 plan by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 144 Belmont Avenue North Plainfield, NJ 07060 (the “Subject Property”), and Angela Nascondiglio Stein, Esq. representing Joshua E. Kelly (“Debtor(s)”), and for good cause it is ORDERED that Secured Creditor’s OBJECTION TO CONFIRMATION OF DEBTOR’S CHAPTER 13 PLAN, docket entry 14 filed on July 19, 2023 is resolved, subject to the following conditions:

For good cause shown, it is **ORDERED** that Secured Creditor’s Objection is resolved, subject to the following conditions:

1. This order shall be incorporated in and become a part of any Order Confirming the Chapter 13 Plan in the herein matter.
2. Debtor acknowledges the pre-petition arrears due and owing to Secured Creditor are \$14,615.32, pursuant to Secured Creditor’s timely filed proof of claim 10-1 filed on August 18, 2023.
3. Debtor shall complete the loss mitigation process by November 14, 2023, or as extended by court order.
4. While loss mitigation is pending, Debtor shall remit monthly adequate protection payments to Secured Creditor in the amount of \$1,400.00.
5. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
6. The Chapter 13 Trustee shall make payments to Secured Creditor toward the pre-petition arrears while loss mitigation is pending.
7. In the event loss mitigation is denied, the Debtor shall have 15 days from the date decision is rendered to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears as stated in paragraph 2 above, or 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.